



Payflex offers the first truly free payment plan in South Africa. Check out with Payflex and pay only 25% of the purchase price today, and the rest later at 0% interest. Your goods are shipped immediately. And you pay the rest over 6 weeks at no additional cost - zero fees, zero interest. Using Payflex is easy. When you've found the item you'd like to buy, click "add to cart" and head to the payment page (it's the one that usually comes up after you add your info) and select Payflex as your payment method. If you're a Payflex first-timer, we'll need to do a quick registration. All we'll need are a few personal details like your name, email address, and ID number and our super-quick, secure software will assess your application. Our system works in real-time, so if everything checks out, you'll be good to shop in a few seconds. When you're ready to purchase, you'll have to agree on the instalment schedule and pay your first instalment. Then it's business as usual, with the retailer preparing your goods to be delivered at your door (or if you want to collect, that's cool too).

With Payflex there really is no interest or hidden fees. Simply put, we're not like your traditional finance companies. We believe in giving you the choice to get it now and pay later! Pay your scheduled payments on time and you'll pay the original price your item was advertised for, not a cent more. The only one time you would ever pay more is if you miss a scheduled payment, then sadly, we'll have to charge a R65 (incl. VAT) late payment fee to cover our costs, and a further R65 (incl. VAT) for every week the instalment is outstanding for a maximum of three (3) charges. So, to avoid the added drama, just make sure you have money in your account in advance of your scheduled instalment. We'll email you in advance every time as a reminder. You can use any Visa, Mastercard or American Express card (Debit, Credit or Cheque) to make a Payflex payment. It's so simple.

To take advantage of shopping at 0% interest with Payflex, you'll need to meet our minimum requirements. If you weren't approved for a flexible payment plan then you may have a poor credit history, or no history at all. After all, we are giving you access to a free-spending plan, so our system will need to assess a number of factors to work out your spending limit. Unfortunately, if you don't meet them, you will be declined. It's not that we're being mean, just responsible. We actually have your best interests at heart, and we need to make sure our customers are all geared up to shop responsibly and make payments on time.

Payflex. This is shopping.



(010) 444 0004



[www.payflex.co.za](http://www.payflex.co.za)



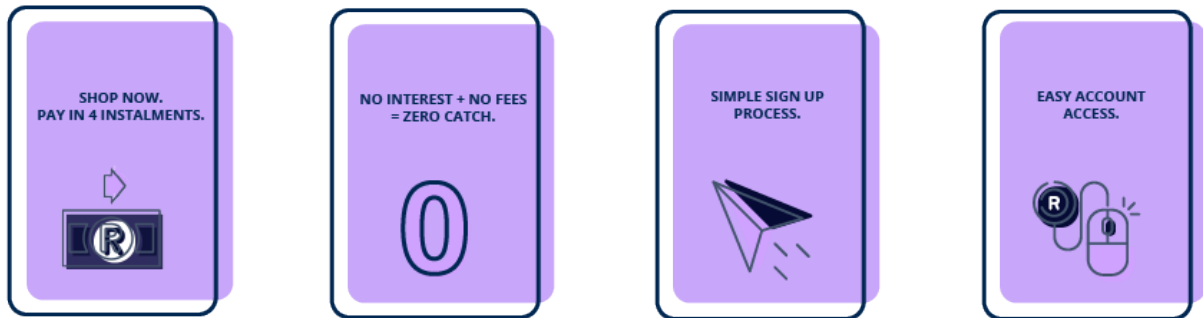
126, 4th Street  
Parkmore, 2196

## WHAT IS PAYFLEX?

Pay for your order in 4 interest-free, zero-fee payments over 6 weeks and get your order shipped right away. You heard that right! No fees, no interest and no catch. Instalments are automatically deducted from your card every two weeks.



## WHY USE PAYFLEX?



## HOW IT WORKS

Buy now and pay later in less than 2 minutes.

### Step 1

Select Payflex as your payment method at checkout.

### Step 2

Register and make your first payment.



### Step 3

Create your secure Payflex password so you can Buy now and Pay later instantly.

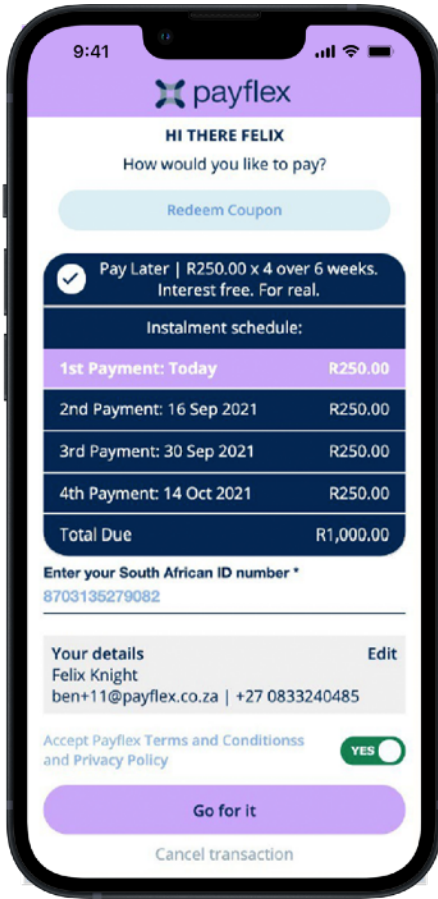
## WHAT DO YOU NEED TO APPLY?

South African issued debit or credit card  
South African ID number  
18+ years of age

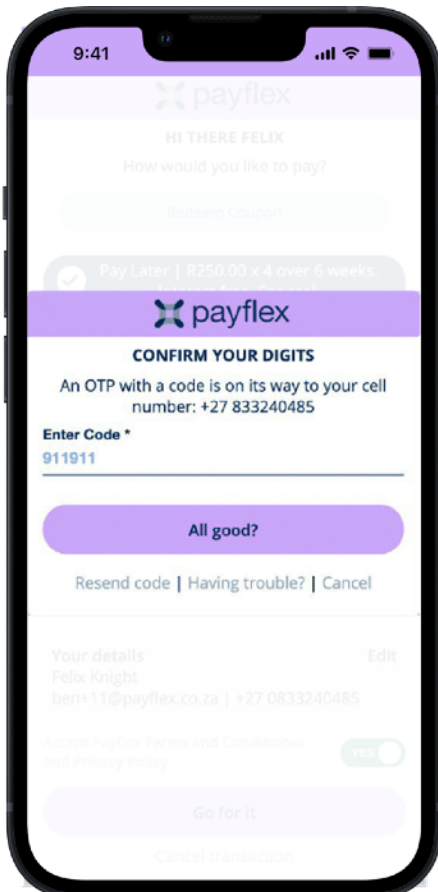
Got questions?

[TAKE ME THERE](#)

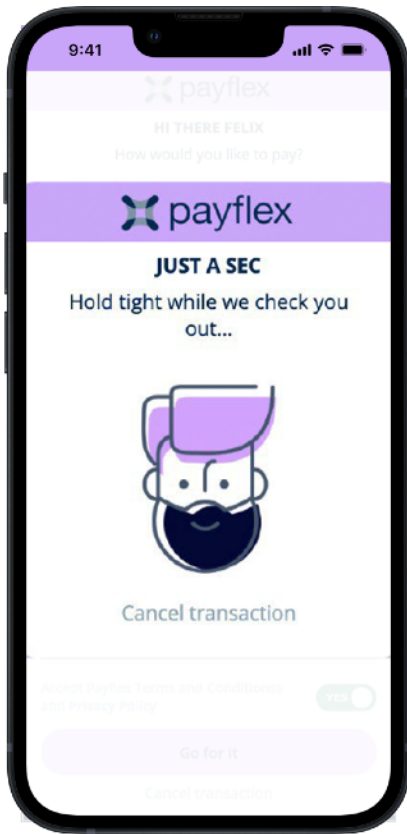
# HOW TO PURCHASE ON PAYFLEX



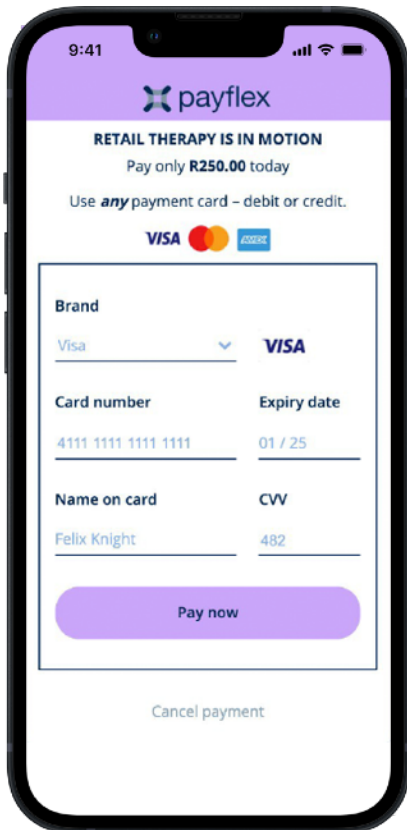
1. Payment option and Application form.



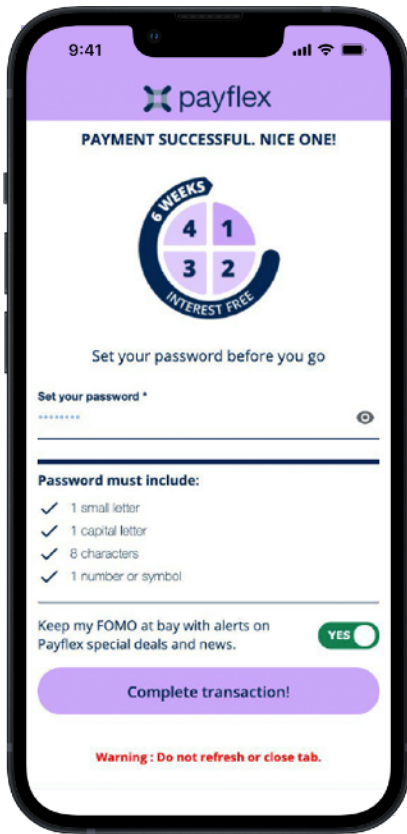
2. Confirm the OTP code provided via SMS.



### 3. Signup complete.



### 4. Add banking details



5. Complete your transaction.